



## Group Long Term Disability and Life Insurance

# Premier Plus Plan

Standard Insurance Company is WACOPS' provider for Life and Disability coverage. Each WACOPS member organization as a group may select the Premier Plan or the Premier Plus Plan for their members.



### Life and Accidental Death and Dismemberment insurance

Helps protect the family's finances if a member passes away or experiences a serious accident. It can help cover costs like medical bills and child care — giving the family one less thing to worry about.

#### Life and AD&D Coverage<sup>1</sup>

- Life coverage amount: \$30,000
- AD&D coverage amount: \$30,000 for a covered accidental loss of life<sup>2</sup>

#### Dependents Life Coverage<sup>1</sup>

- Eligible spouse/domestic partner coverage amount: \$2,000
- Eligible child(ren) coverage amount: \$2,000

### Long Term Disability insurance

Helps cover bills if a member is unable to work for months or even years. It replaces part of a member's paycheck so they can keep up with everyday costs.

#### LTD Coverage<sup>1</sup>

- 66 2/3% of eligible earnings<sup>3</sup>, to a maximum benefit of \$10,000 per month, if a member experiences a qualifying disability
- Benefits begin after a 120-day waiting period for disability arising out of or in the course of a member's employment for wage or profit
- Benefits begin after a 30-day waiting period for all other disabilities

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1 For specific policy information, refer to your group insurance certificate, which contains a detailed description of the insurance coverage, including definitions, exclusions, limitations, reductions in benefits and terminating events.

2 For other covered losses, a percentage of this benefit will be payable.

3 Eligible earnings will be based on your employers W-2.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York. Product features and availability vary by state and company, and are solely the responsibility of Standard Insurance Company.